

Certificate Number: 17082-NJ-DE-037450431

Bankruptcy Case Number: 23-11745



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 22, 2023, at 2:12 o'clock PM MST, MICHAEL RUBEL completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 22, 2023 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director